

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____
(State) _____

Case number _____

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: Santander Bank, N.A.

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account: _____

Property address: _____
Number Street

City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: _____
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____
MM / DD / YYYY

Debtor 1
First Name _____ Middle Name _____ Last Name _____

Case number (if known) _____

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
- I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

 Melissa A. Epler

Signature

Date _____

Print

First Name _____ Middle Name _____ Last Name _____

Title Bankruptcy Administrator

Company

Santander Bank, N.A.

If different from the notice address listed on the proof of claim to which this response applies:

Address 450 Penn St. MC: PA-450-FB1
Number _____ Street _____

Reading, PA 19602
City _____ State _____ ZIP Code _____

Contact phone _____

Email DeftBkr@santander.us

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

In Re:

Gregory D Dolan and Jennifer S Dolan

Chapter #13

Case No. 18-02720

Honorable Henry W Van Eck

Debtors

/

CERTIFICATE OF SERVICE

I, Melissa A. Epler of Santander Bank, N.A., do hereby certify that on March 28, 2023, I caused to be served a copy of the Response to Notice of Final Cure Payment on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 28th day of March 2023.

Melissa A. Epler

Melissa A. Epler
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(484) 512-3552
Email: DeftBkr@santander.us

VIA US MAIL

Gregory and Jennifer Dolan
1046 Casplan Dr
York, PA 17404

VIA ECF

Jack N Zaharopoulos
8125 Adams Dr Ste A
Hummelstown, PA 17036

John Matthew Hyams
jmh@johnhyamslaw.com